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PATENT APP

Reinhart Boerner Van Deuren s.c.

Date: November 18, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

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EXAMINER: FIRMIN BACKER

GROUP 3600

13/2002 MJONEST 00000002 05545030 f: Dushyant harma, et al. pplication No: **408/5**43.938 Filed: 04/06/200@10.00 0P Attorney Docket No. 6582

For: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND

PROCESSES

Commissioner for Patents Washington, D.C. 20231

November 18, 2002

AMENDMENT A

Sir:

In response to the Office Action mailed July 17, 2002, entry of the following amendments and reconsideration of the claims as amended are respectfully requested. Since after the Amendment A, 80 claims remain pending, of which 11 are independent, and since in the application 51 claims were paid for, of which 18 were independent, the appropriate fees for the additional 29 claims

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(one claim was cancelled) is the fee stated in 37 C.F.R. Section 1.16(c), which is \$18.00 for each additional claim, for a total of \$522.00 for the added claims. In addition, Applicants hereby respectfully petition for an extension of time of one month in responding to the Office Action on the above-identified application. The extension extends the time to respond from October 17, 2002, to November 17, 2002. Accordingly, the appropriate fee for extension of time is that stated in 37 C.F.R. Section 1.17(a)(1) for a large entity, which is a \$110.00 extension fee for response within first month.

The total thus due for this Amendment A is \$632.00, and a check for the \$632.00 for the added claims and extension of time is enclosed herewith. The Patent and Trademark Office is also authorized to charge any additional fees required to secure the entry of this Amendment A Under Rule 1.111, or to credit any overpayment, to Deposit Account No. 18-0882.

Please make the following amendments to the application:

In the Specification:

Please amend the paragraph of the specification page 28, line 3 to line 21. Following entry of this Amendment A, that paragraph reads as follows:

Figure 3 shows a more detailed diagram of functionality that processes biller data 23 and stores it in database 26 according to a common document model/data model. The broad idea that Figure 3

